

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Order Filed on November 14,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

In Re:

Victor Polizzotti

Case No.: 16-25962

Chapter: 13

Hearing Date: 11/21/2017

Judge: Jerrold N. Poslusny, Jr.

**ORDER APPROVING LOAN MODIFICATION AGREEMENT  
REACHED BETWEEN THE SECURED CREDITOR AND DEBTOR(S)**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

.....

**DATED: November 14, 2017**

A handwritten signature in black ink, appearing to read "JN", is placed over a horizontal line. The line is preceded by the date "November 14, 2017" and followed by the title "Honorable Jerrold N. Poslusny, Jr." and "United States Bankruptcy Court".

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtor: Victor Polizzotti

Case No.: 16-25962

Order Approving Loan Modification Agreement reached between the Secured Creditor and Debtor(s)

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THIS MATTER being opened to the Court by Bruno Bellucci, III, Esquire, of BellucciLaw, P.C., attorney for Debtor, Victor Polizzotti, and the Court having heard oral argument by counsel and for good cause shown; it is hereby

ORDERED, ADJUDGED AND DECREED that the Debtor and Secured Creditor are hereby authorized to enter into a loan modification; and it is further

ORDERED that communications and/or negotiations between Debtor and mortgagee/mortgage servicer regarding loss mitigation or loan modification shall not be deemed a violation of the Automatic Stay; and it is further

ORDERED that any communication or negotiation shall not be used by either party against the other in any subsequent litigation; and it is further

ORDERED that the Debtor shall file a modified plan and amend Schedule J within twenty (20) days of this Order; and it is further

ORDERED that the Debtor shall complete the loan modification documents and forward any required contribution to Secured Creditor; and it is further

ORDERED that the counsel for Debtor shall be awarded a \$500.00 counsel fee to be paid through the plan for filing and prosecuting this Motion; and it is further

ORDERED that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification; and it is further

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Debtor: Victor Polizzotti

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ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated; and it is further

ORDERED that in the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor; and it is further

ORDERED that in the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Victor Polizzotti  
 Debtor

Case No. 16-25962-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Nov 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2017.

db +Victor Polizzotti, 7591 Venice Blvd., Mays Landing, NJ 08330-4129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2017 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Victor Polizzotti jkearney@belluccilaw.net, bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net, jbonner@belluccilaw.net

Denise E. Carlon on behalf of Creditor US Bank National Association, not in its individual capacity but solely as Trustee on behalf of OWS REMIC Trust 2015-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Francesca Ann Arcure on behalf of Creditor Seneca Mortgage Servicing LLC, as servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee of OWS REMIC Trust 2015-1 nj\_ecf\_notices@buckleymadole.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Justin Plean on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com

TOTAL: 6